

United States Bankruptcy Court  
Eastern District of New York

In re:  
Chau Xiao Ma  
Debtor

Case No. 25-42653-ess  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0207-1  
Date Rcvd: May 30, 2025

User: admin  
Form ID: 309A

Page 1 of 2  
Total Noticed: 6

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 01, 2025:**

Recip ID	Recipient Name and Address
db	+ Chau Xiao Ma, 47-11 208 Street, Bayside, NY 11361-3214
10517864	United International 208 Street NY LLC, 90 Jones Street, New Hyde Park, NY 11040

TOTAL: 2

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: BRJMCCORD.COM	May 30 2025 22:17:00	Richard J. McCord, Certilman Balin Adler & Hyman, 90 Merrick Avenue, East Meadow, NY 11554-1597
smg	+ Email/Text: nys.dtf.bncnotice@tax.ny.gov	May 30 2025 18:18:00	NYS Department of Taxation & Finance, Bankruptcy Unit, PO Box 5300, Albany, NY 12205-0300
smg	+ Email/Text: BANKRUPTCY@LABOR.NY.GOV	May 30 2025 18:18:00	NYS Unemployment Insurance, Attn: Insolvency Unit, Bldg. #12, Room 256, Albany, NY 12240-0001
smg	+ Email/Text: ustpreion02.br.ecf@usdoj.gov	May 30 2025 18:18:00	Office of the United States Trustee, Eastern District of NY (Brooklyn), Alexander Hamilton Custom House, One Bowling Green, Room 510, New York, NY 10004-1415

TOTAL: 4

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 01, 2025

Signature: /s/Gustava Winters

District/off: 0207-1  
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Page 2 of 2  
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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 30, 2025 at the address(es) listed below:

Name	Email Address
Office of the United States Trustee	USTPRegion02.BR.ECF@usdoj.gov
Richard J. McCord	rmccord@cbah.com afollett@certilmanbalin.com;cfollett@certilmanbalin.com;N190@ecfbis.com;mmccord@certilmanbalin.com

TOTAL: 2

**Information to identify the case:**

Debtor 1: Chau Xiao Ma Social Security number or ITIN: xxx-xx-6621  
 First Name Middle Name Last Name EIN: --\_-----  
 Debtor 2: Social Security number or ITIN: \_\_\_\_  
 (Spouse, if filing) First Name Middle Name Last Name EIN: --\_-----  
 United States Bankruptcy Court: Eastern District of New York Date case filed for chapter: 7 5/30/25  
 Case number: 1-25-42653-ess

**Official Form 309A (For Individuals or Joint Debtors)****Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

10/20

**For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Chau Xiao Ma	
2. All other names used in the last 8 years		
3. Address	47-11 208 Street Bayside, NY 11361	
4. Debtor's attorney Name and address	None	Contact phone _____ Email:
5. Bankruptcy trustee Name and address	Richard J. McCord Certilman Balin Adler & Hyman 90 Merrick Avenue East Meadow, NY 11554	Contact phone (516) 296-7801 Email: rmccord@cbah.com

For more information, see page 2 >

Debtor **Chau Xiao Ma**Case number **1-25-42653-ess**

<b>6. Bankruptcy clerk's office</b>  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> .	271-C Cadman Plaza East, Suite 1595 Brooklyn, NY 11201-1800  <b>July 9, 2025 at 10:00 AM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Hours open: 9:00 am – 4:30 pm Monday–Friday  Contact phone (347) 394-1700  Date: 5/30/25
<b>7. Meeting of creditors</b>  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>For additional meeting information go to <a href="https://www.justice.gov/ust/moc">https://www.justice.gov/ust/moc</a></b>	Location:  <b>Zoom video meeting. Go to <a href="https://zoom.us/join">Zoom.us/join</a>, Enter Meeting ID 554 489 0191, and Passcode 8004435576, OR call 1 516 898-7526</b>
<b>8. Presumption of abuse</b>  If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
<b>9. Deadlines</b>  The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"> <li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).</li> </ul> <b>You must file a motion:</b> <ul style="list-style-type: none"> <li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul> <hr/> <b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
<b>10. Proof of claim</b>  Please do not file a proof of claim unless you receive a notice to do so.	<b>Filing deadline: 9/8/25</b>  <b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors  No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	